

<i>SERFF Tracking Number:</i>	<i>CEUL-126808431</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46771</i>
<i>Company Tracking Number:</i>	<i>AR_LOG II PRE STD MED SUPP_2010</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>LOG Med Supp Pre-Standardized Pool</i>		
<i>Project Name/Number:</i>	<i>LOG Med Supp Pre-Standardized Pool/</i>		

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: LOG Med Supp Pre-Standardized Pool SERFF Tr Num: CEUL-126808431 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved-Closed State Tr Num: 46771

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: AR_LOG II PRE STD MED SUPP_2010 State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Bin Hu, Elizabeth Tseng, Disposition Date: 09/16/2010

Allie Zhou, Cindy Hu

Date Submitted: 09/13/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 01/01/2011

State Filing Description:

General Information

Project Name: LOG Med Supp Pre-Standardized Pool

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 8%

Filing Status Changed: 09/16/2010

Deemer Date:

Submitted By: Elizabeth Tseng

Filing Description:

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience. These policies were written by Life Insurance Company of Georgia. The block of business was purchased by Central United Life Insurance Company in 2005.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/16/2010

Created By: Elizabeth Tseng

Corresponding Filing Tracking Number:

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The Company is requesting an 8% rate increase. The increase will be applied uniformly to all policyholders within the state.

Company and Contact

Filing Contact Information

Cindy Hu, Rates Supervisor chu@manhattanlife.com
Wortham Tower 713-821-6450 [Phone]
2727 Allen Parkway 713-529-9425 [FAX]
Suite 500
Houston, TX 77019-2100

Filing Company Information

Central United Life Insurance Company CoCode: 61883 State of Domicile: Arkansas
Wortham Tower Group Code: 117 Company Type:
2727 Allen Parkway Group Name: State ID Number:
Suite 500 FEIN Number: 42-0884060
Houston, TX 77019-2100
(713) 529-0045 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Rate = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	09/13/2010	39459302

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Company Tracking Number:	AR_LOG II PRE STD MED SUPP_2010		
TOI:	MS02I Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS02I.000 Medicare Supplement - Pre-Standardized
Product Name:	LOG Med Supp Pre-Standardized Pool		
Project Name/Number:	LOG Med Supp Pre-Standardized Pool/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/16/2010	09/16/2010

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Company Tracking Number: AR_LOG II PRE STD MED SUPP_2010

TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized

Product Name: LOG Med Supp Pre-Standardized Pool

Project Name/Number: LOG Med Supp Pre-Standardized Pool/

Disposition

Disposition Date: 09/16/2010

Implementation Date: 01/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 1, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	8.000%	8.000%	\$2,955	9	\$36,931	8.000%	8.000%

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<i>Product Name:</i>	<i>LOG Med Supp Pre-Standardized Pool</i>		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	Exhibit C - Premiums	Approved	Yes

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	8.000%
Effective Date of Last Rate Revision:	01/01/2010
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	8.000%	8.000%	\$2,955	9	\$36,931	8.000%	8.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 09/16/2010	Exhibit C - Premiums	380, 6610, 6612, Revised 1020		Previous State Filing Number: Percent Rate Change Request: 8.000	AR_Exh C - Premiums.pdf

Exhibit C

Current and Proposed Premiums

Pool Group: LOG Pre-Standardized Medicare Supplement Plans

As of 06/30/10

Pool	Block	Forms	State	Policy	Annu Prem	Inc. %	Proposed Prem
LOG MS PRE	120	380	AR	K014493000	2,270.64	8%	2,452.29
LOG MS PRE	120	380	AR	K017600000	2,327.40	8%	2,513.59
LOG MS PRE	120	380	AR	K018456000	2,206.64	8%	2,383.17
LOG MS PRE	120	380	AR	K016195000	3,907.44	8%	4,220.04
LOG MS PRE	120	6610	AR	K203380000	5,435.64	8%	5,870.49
LOG MS PRE	120	6612	AR	K203623000	6,356.92	8%	6,865.47
LOG MS PRE	120	1020	AR	K021860000	4,420.32	8%	4,773.95
LOG MS PRE	120	1020	AR	K025483000	5,136.48	8%	5,547.40
LOG MS PRE	120	1020	AR	K027905000	4,869.88	8%	5,259.47
		State	AR	9	36,931	8%	39,886
		Avg. Prem			4,103		4,432
		United States		655	1,601,989	8%	1,730,148
		Avg. Prem			2,446		2,641